

**Information to identify the case:**

Debtor 1	<u>Lonnie R. Hammonds</u>	Social Security number or ITIN	xxx-xx-2299
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tisha G. Hammonds</u>	Social Security number or ITIN	xxx-xx-5070
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-37136-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lonnie R. Hammonds

Tisha G. Hammonds

1/4/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Lonnie R. Hammonds  
Tisha G. Hammonds  
DebtorsCase No. 12-37136-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 49

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db/jdb +Lonnie R. Hammonds, Tisha G. Hammonds, 151 East 24th Street, Paterson, NJ 07514-2113  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071  
 cr +NATIONSTAR MORTGAGE, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Ocwen Loan Servicing, LLC, c/o Stern & Eisenberg PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 cc +U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004  
 513656043 Bank of America N.A., c/o Prober & Raphael, Attornys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365  
 513491535 +Chase Auto, Po Box 15298, Wilmington, DE 19850-5298  
 513491536 +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738  
 513491538 +City Ntl Bk/Ocwen Loan Service, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 513491540 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837  
 513491541 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 513491544 +Hilco Receivables/Equable Ascent Financi, 1120 West Lake Co, Buffalo Grove, IL 60089-1970  
 513491543 +Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B, Buffalo Grove, IL 60089-1970  
 513593182 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, Mail Code AZ1-1191, Phoenix AZ 85004-1071  
 513491546 +Med Busi Bur, 1460 Renaissance Dr, Park Ridge, IL 60068-1349  
 516189208 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, Texas 75261-9741)  
 513629368 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020  
 513491556 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 513552520 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
 513491565 Springleaf Financial S, Wayne Crest Shoppi, Wayne, NJ 07470  
 513491566 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507  
 513491567 +The Bureaus Inc., 1721 Central St, Evanston, IL 60201-1507  
 516295689 U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2018 21:59:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Jan 04 2018 21:59:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513700235 EDI: GMACFS.COM Jan 04 2018 21:33:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
 513491530 +EDI: GMACFS.COM Jan 04 2018 21:33:00 Ally Fincl, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 513524985 EDI: AIS.COM Jan 04 2018 21:33:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513591348 +EDI: ACCE.COM Jan 04 2018 21:33:00 Asset Acceptance LLC, P.O. Box 2036, Warren MI 48090-2036  
 513491531 +EDI: ACCE.COM Jan 04 2018 21:33:00 Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630  
 513491532 +EDI: BANKAMER.COM Jan 04 2018 21:33:00 Bk Of Amer, Attn: Bankruptcy/MC: NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 513491533 +EDI: BANKAMER.COM Jan 04 2018 21:33:00 Bk Of Amer, 450 American St, Simi Valley, CA 93065-6285  
 513823245 EDI: RECOVERYCORP.COM Jan 04 2018 21:33:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 513611830 EDI: BL-BECKET.COM Jan 04 2018 21:33:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513491534 +E-mail/Text: cst.bankruptcy@chase.com Jan 04 2018 21:59:51 Chase, Po Box 7013, Indianapolis, IN 46207-7013  
 513491542 +EDI: RMSC.COM Jan 04 2018 21:33:00 Gecrib/gap, Po Box 965005, Orlando, FL 32896-5005  
 513491545 +EDI: CBSKOHL.COM Jan 04 2018 21:33:00 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115  
 513491547 +EDI: MID8.COM Jan 04 2018 21:33:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 513491551 +E-mail/PDF: bankruptcy@ncfsi.com Jan 04 2018 22:06:17 New Century Financial, 110 S. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038  
 513491552 +E-mail/PDF: bankruptcy@ncfsi.com Jan 04 2018 22:06:17 New Century Financial, 110 S. Jefferson Rd Ste 1, Whippany, NJ 07981-1038  
 513491553 +E-mail/Text: bankruptcy@njfcu.org Jan 04 2018 21:59:24 North Jersey Fcu, 711 Union Blvd, Totowa, NJ 07512-2207

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Jan 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513491555 EDI: PRA.COM Jan 04 2018 21:33:00 Portfolio Rc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
513491554 EDI: PRA.COM Jan 04 2018 21:33:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541  
513738041 EDI: PRA.COM Jan 04 2018 21:33:00 Portfolio Recovery Associates, LLC, c/o Gapcard,  
POB 41067, Norfolk VA 23541  
513792270 EDI: PRA.COM Jan 04 2018 21:33:00 Portfolio Recovery Associates, LLC, c/o The Gap,  
POB 41067, Norfolk VA 23541  
513491561 +EDI: NAVIENTFKASMSERV.COM Jan 04 2018 21:33:00 Sallie Mae, Po Box 9500,  
Wilkes-barre, PA 18773-9500  
513738000 +EDI: NAVIENTFKASMSERV.COM Jan 04 2018 21:33:00 Sallie Mae, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
513491557 +EDI: NAVIENTFKASMSERV.COM Jan 04 2018 21:33:00 Sallie Mae, Attn: Claims Department,  
Po Box 9500, Wilkes-Barre, PA 18773-9500  
513738001 +EDI: NAVIENTFKASMSERV.COM Jan 04 2018 21:33:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513491537\* +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738,  
West Palm Beach, FL 33416-4738  
513491539\* +City Ntl Bk/Ocwen Loan Service, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
513491548\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
513491549\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
513491550\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
513491562\* +Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500  
513491563\* +Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500  
513491564\* +Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500  
513491558\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
513491559\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
513491560\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
516295690\* U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708,  
Irvine, CA 92619-2708

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor NATIONSTAR MORTGAGE, LLC nj.bkecf@fedphe.com  
Clifford B. Frish on behalf of Debtor Lonnie R. Hammonds yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
Clifford B. Frish on behalf of Joint Debtor Tisha G. Hammonds yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
Dean Russell Prober cmartin@pralc.com, ecf6@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin P. Diskin on behalf of Creditor NATIONSTAR MORTGAGE, LLC  
NJ\_ECF\_Notices@buckleymadole.com

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User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Lonnie R. Hammonds yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Joint Debtor Tisha G. Hammonds yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Robert P. Saltzman on behalf of Counter-Claimant U.S. Bank National Association, not in its  
individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor U.S. Bank National Association, not in its  
individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.org  
Steven K. Eisenberg on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 14